

Exhibit C

Filed Partially Under Seal

Dear Judge Schofield,

I am grateful to have the opportunity to address the court about my actions and the crimes I committed. I am even more grateful to finally have the opportunity to apologize to all the people I have hurt.

I was blessed to have been raised by two amazing parents who did everything in their power to provide for me and my three sisters. My parents didn't have it easy. My dad has worked in construction for as long as I can remember. He has the most inspiring work ethic. He is also an artist who is talented at his craft laying tile. My dad also showed me what it should be like to be a family man who loves and cherishes togetherness and wholesomeness. My mom was a stay at home mom who believes that if you keep your kids busy and are always on top of them you won't risk them potentially getting in trouble. She also has this unique kind of radical kindness about her. It's kind of overwhelming for some people as she's constantly preaching about animal cruelty and saving someone or something. When I was a kid she would often stop the car, make me jump out, and give less fortunate people money. This has stuck with me to this day. One time I remember having to chase down a young man who had a broken zipper on his winter coat. When he outran me, she drove us to his job at Wendy's so we could give him the money. She wasn't taking no for an answer.

Looking back on my life I think that I used to be a God loving individual, but I was someone who had not been though enough hardship to really know God. Now I consider myself to not only be a God loving person, but more importantly, a God fearing man. I remember before my job at Centra Tech I had been praying everyday pleading with God to give me a job. I couldn't wait to get up out of bed for any job I would actually enjoy going to. I didn't ask God to be a pro ball player or to win the

lottery. I just asked for work that I could be passionate about. They say If you love what you do then you won't work a day in your life. After years of doing manual labor, that's what I wanted. Just when I was about to give up asking, I was offered a job by my codefendant and sister's boyfriend, Sam Sharma. My parents loved Sam and were happy for me. He is a smart kid who always seemed to do well for himself and had been super generous with me from the moment I had met him. Sam said that we were going to disrupt the financial payments industry with his new and revolutionary products, the Centra Card and Wallet application. My mind exploded and I was overwhelmed with excitement.

Unfortunately, it did not work out in any way like I had hoped when Sam offered me the job. I look back only with regret, sadness, and embarrassment. I am very sorry for what I did and for everyone who was hurt by my actions. For one, putting my dad and sister on our website to make our team look bigger and more professional was a stupid decision and one of the biggest regrets of my life. I am ashamed and embarrassed about doing this and would take it back in a heartbeat if I could. I feel like I've let my parents down. It has tarnished my credibility and scared my family with wounds that will take a very long time to heal.

My actions put an immense amount of stress on my mother and father especially. My father, being the simple, humble man that he is was completely crushed seeing his only son in federal prison. He knew nothing about the legal system. [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] My hero,
my rock, my dad was now being [REDACTED]

[REDACTED] because of my crimes not his. To know this happened to my father, my role model and best friend, to hear this happened because of MY actions was crushing and is hard to even type this at the moment. [REDACTED]

[REDACTED] I am blessed to say that he has since recovered however I am deeply ashamed that my actions led to this. If I knew then what I know now I would have never lied to the public about our company. This is a gut-wrenching reality that I will forever hold onto.

Your Honor, not only did God save my father's life to show me the way, but he saved my new family. When my first child [REDACTED] S [REDACTED] was born ten months ago, my fiancé and I went to the hospital for what was supposed to be a [REDACTED] We were so excited in our scrubs [REDACTED]

[REDACTED] Moments later, nurses rushed me into the delivery room. I thought it would be to take a quick photo, but as soon as I got into the room I knew something was wrong. [REDACTED]

[REDACTED] Nurses handed my fiancé Donna our new baby girl but instead of Donna's smile I watched her [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] Time was of the essence [REDACTED]

[REDACTED]
[REDACTED]

Thanks [REDACTED]

to God and the doctors she was alive.

Six weeks later on a Sunday afternoon our little family was on the couch when Donna noticed our new [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED] By the grace of God we had caught it early enough that 14 days in the [REDACTED] and we were told that she would grow up to be a normal healthy child.

Your Honor, I share these events with you today not for sympathy or pity, but I share these experiences to explain to you how close I am with God now. When God answered my prayers and gave me the exciting job I was so passionate about, I had worked so much that I stopped praying. I had turned my back on Him after he so kindly blessed me with the job of my dreams. Since my arrest, not a day goes by without prayer and gratitude. I pray for the blessings and miracles that God graciously bestows upon my family and loved ones. I even pray for the prosecutors on this case for I know that this is what God wants. I don't have animosity for anyone in this case. I have no ill will in my heart and I'm confident that whatever the outcome today, I know that it's what God wants. I owe my life to God and I'm forever grateful for him saving the lives of my new family. These two and a half years since my arrest have completely destroyed me yet have slowly built me back into a better, smarter more grateful human being. A person that I know I will be proud of looking back in years to come. I am committed to being someone my wife and daughter will be proud to say they love.

Your Honor, I hope you can realize how much I know that I never want to be in front of you again, or any other judge, I want to contribute to this world in the most positive and inspiring way I can. I want to raise my daughter to be a kind and honest human. I am so sorry for harming everyone I did mentally, emotionally and financially and I am blessed to be able to say that there is an abundance of money to pay back people who lost money. Thank God and thank you for this opportunity to share this with Your Honor.

Sincerely,



Robert J. Farkas, III